

### REMARKS

Applicant's remarks, below, are preceded by quotations of the related comments of the Examiner in small, bold-face type. Applicant's discussion of particular positions of the Examiner does not constitute a concession with respect to any positions that are not expressly contested by the Applicant. Applicant's emphasis of particular reasons why the claims are patentable does not imply that there are not other sufficient reasons why the claims are patentable. Applicant's amendment of the claims does not constitute a concession that the claims are not allowable in their unamended form.

4. **The title of the invention is not descriptive. A new title is required that is clearly indicative of the invention to which the claims are directed.**

Without conceding that the original title is not descriptive, the Applicant has changed the title to expedite allowance of the claims.

6. **Claim 1 is vague and indefinite because it does not clearly point out what is being *interrogated* from the text file in order for one party to authorize another party to access an unauthorized access.**

The Examiner is withdrawing this objection as indicated by telephone on May 8, 2002.

8. **Claims 1-39 are rejected under 35 U.S.C. 102(b) as being anticipated by *Dustan et al.* (US 5,884,312).**

***Dustan et al.* teaches:**

**(Claim 1) A computer-implemented method for providing access to an account of a second party (fig. 3, 16, :FROM IVR SYSTEM CLIENT"), comprising: inputting identification information for the account of the second party; receiving account information for the account of the second party based on the identification information; and accessing the account of the second party based on the account information.**

**(Claim 2) The method of claim 1, wherein the account information defines a right of a first party to access computer programs associated with the account (col. 1, line 15-col. 4, line 37).**

Dustan et al. ("Dustan") does not teach or suggest "based on the identification information, receiving account information that defines a right of a first party to access computer programs associated with the account of the second party" as in Applicant's claim 1. Dustan only discusses a user attempting to access his/her account; there is no "first party" and "second party." Furthermore, there is no description or suggestion that a first party accesses an account

of a second party, much less that the first party receives account information that defines the right of the first party to access computer programs associated with the account.

For at least these reasons, Dustan does not anticipate and would not have made obvious claim 1. Claims 3-8 and 37 depend on claim 1 and are patentable for at least the same reasons as for claim 1.

**(Claim 9) A method of providing a first party with access to an account of a second party, comprising: receiving identification information for the account of the second party; verifying that the first party is entitled to access the account of the second party based on the identification information; and providing account information to the first party for use in accessing the account of the second party (fig. 3, :FROM IVER SYSTEM CLIENT", "FROM IVR SYSTEM CLIENT").**

Claim 9 includes limitations similar to claim 1 and is allowable for at least the same reasons as for claim 1, as are its dependent claims 10-12.

**(Claim 13) A computer program stored on a computer readable medium for providing access to an account of a second party, the computer program comprising instructions that cause a computer to: input identification information for the account of the second party; receive account information for the account of the second party based on the identification information; and access the account of the second party based on the account information (col.3, line 10-col.4, line 35).**

Claim 13 has been amended, includes limitations similar to claim 1, and is allowable for at least the same reasons as for claim 1, as are its dependent claims 15-20 and 38.

**(Claim 21) A computer program stored on a computer-readable medium for providing a first party with access to an account of a second party, the computer program comprising instructions that cause a computer to: receive identification information for the account of the second party; verify that the first party is entitled to access the account of the second party based on the identification information; and provide account information to the first party for use in accessing the account of the second party (col.5, line 5-col.7, line 15).**

Claim 21 includes limitations similar to claim 1 and is allowable for at least the same reasons as for claim 1, as are its dependent claims 22-24.

**(Claim 25) An apparatus for providing access to an account of a second party, comprising: a memory which stores computer instructions; and a processor which executes the instructions to (i) input identification information for the account of the second party, (ii) receive account information for the account of the second party based on the identification**

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information, and (iii) access the account of the second party based on the account information (col.5, line 5-col.7, line 15).

Claim 25 has been amended, includes limitations similar to claim 1, and is allowable for at least the same reasons as for claim 1, as are its dependent claims 27-32 and 39.

(Claim 33) An apparatus for providing a first party with access to an account of a second party, comprising: a memory which stores computer instructions; and a processor which executes the instructions to (i) receive identification information for the account of the second party, (ii) verify that the first party is entitled to access the account of the second party based on the identification information, and (iii) provide account information to the first party for use in accessing the account of the second party (col. 10, line 30-col. 13, line 40).

Claim 33 includes limitations similar to claim 1 and is allowable for at least the same reasons as for claim 1, as are its dependent claims 34-36.

Applicant asks that all claims be allowed. Enclosed is a \$252.00 check for excess claim fees. Please apply any other charges or credits to deposit account 06-1050, referencing the above attorney docket number 08575-048001.

Respectfully submitted,

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**Version with markings to show changes**

1. (Amended) A computer-implemented method for providing access to an account of a second party, comprising:

inputting identification information for the account of the second party;

based on the identification information, receiving account information [for the account of the second party based on the identification information] that defines a right of a first party to access computer programs associated with the account of the second party; and

accessing the account of the second party based on the account information.

13. (Amended) A computer program stored on a computer-readable medium for providing access to an account of a second party, the computer program comprising instructions that cause a computer to:

input identification information for the account of the second party;

based on the identification information, receive account information [for the account of the second party based on the identification information] that defines a right of a first party to access computer programs associated with the account of the second party; and

access the account of the second party based on the account information.

25. (Amended) An apparatus for providing access to an account of a second party, comprising:

a memory which stores computer instructions; and

a processor which executes the instructions to (i) input identification information for the account of the second party, (ii) based on the identification information, receive account information [for the account of the second party based on the identification information] that defines a right of a first party to access computer programs associated with the account of the second party, and (iii) access the account of the second party based on the account information.